

**KEMENTERIAN RISET, TEKNOLOGI DAN PERGURUAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI ISLAM
DAFTAR No. :**

ABSTRAK

SKRIPSI SARJANA EKONOMI ISLAM

**NAMA : RATNA SAFRIDA OKTAVIANI
NIM : 041211433008
TAHUN PENYUSUNAN : 2016**

JUDUL:

“Analisis Komparasi Kinerja Keuangan Perusahaan Asuransi Umum Syariah Swasta Nasional dan Patungan Berdasarkan *Early Warning System* Periode 2012-2015”

ISI:

Tujuan penelitian ini adalah untuk mengetahui perbedaan kinerja keuangan perusahaan asuransi umum syariah swasta nasional dan patungan. Pengukuran kinerja keuangan dengan menggunakan rasio *Early Warning System* dimana terdapat lima kategori yaitu solvabilitas, profitabilitas, likuiditas dan *premium stability ratio*. Pada kategori solvabilitas diwakili oleh rasio tingkat kecukupan dana. Pada kategori profitabilitas diwakili oleh rasio beban klaim, biaya manajemen, dan hasil *underwriting*. Pada kategori likuiditas diwakili oleh rasio likuiditas, sedangkan kategori *premium stability ratio* diwakili oleh rasio retensi sendiri. Penelitian ini merupakan penelitian kuantitatif yang diolah dengan menggunakan SPSS 16.0. Data yang digunakan adalah data sekunder berupa laporan keuangan perusahaan asuransi umum syariah tahun 2012-2015. Penelitian ini menggunakan uji analisis diskriminan.

Hasil analisis menunjukkan terdapat perbedaan signifikan kinerja keuangan perusahaan asuransi umum syariah swasta nasional dan patungan pada kategori solvabilitas yang diwakilkan oleh rasio tingkat kecukupan dana dan kategori likuiditas pada rasio likuiditas. Sedangkan untuk rasio beban klaim, rasio biaya manajemen, rasio hasil *underwriting* dan rasio retensi sendiri tidak menunjukkan perbedaan yang signifikan.

Kata kunci: kinerja keuangan, *Early Warning System*, rasio tingkat kecukupan dana, beban klaim, biaya manajemen, hasil *underwriting*, likuiditas, retensi sendiri, analisis diskriminan

**MINISTRY OF RESEARCH, TECHNOLOGY, AND HIGHER
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LIST NUMBER :.....**

ABSTRACT

ISLAMIC ECONOMICS BACHELOR DEGREE THESIS

**NAME : RATNA SAFRIDA OKTAVIANI
NIM : 041211433008
COMPOSING YEAR : 2016**

TITLE: *The Comparative Analysis Financial Performance Between The National Islamic General Insurance Companies With The Joint Venture Islamic General Insurance Companies Based Early Warning System Period 2012-2015.*

CONTENTS :

The purpose of this study was to compare the financial performance between the national islamic general insurance companies with the joint venture islamic general insurance companies. Measurement of financial performance using the ratio of the Early Warning System in which there are five categories: solvency, profitability, liquidity and stability premium ratio. In the category of solvability represented by the ratio solvency adequacy of capital fund. In the category of profitability represented by the ratio of claims expenses, management cost, and underwriting results. In the category of liquidity represented by the liquidity ratio, In the category the premium stability ratio is represented by its own retention ratio. This study is a quantitative research using SPSS 16.0 software. Data used for this research is secondary data in the form of financial reports of Islamic insurance companies both national and joint venture published in 2012 until 2015. This study uses discriminant analysis test.

The results of this study showed that there are significant difference between the national islamic general insurance companies with the joint venture islamic general insurance companies in solvability category which represented by adequacy of capital fund ratio and liquidity category which represented by liquidity ratio. However, there are no significant difference in claims expenses ratio, management cost ratio, underwriting result ratio, and own retention ratio.

Keywords: *Financial Performance, Early Warning System, adequacy of capital fund ratio, claim expenses ratio, management cost ratio, underwriting result ratio, liquidity ratio, retention ratio.*